

The UHFCU International Credit Union (ICU) Day – \$25 Giovanni Pastrami Gift Card Giveaway (“Contest”) begins 12:01 AM HST on October 18, 2021 and ends 1:00 PM HST on October 23, 2021 and is subject to all applicable federal, state, and local laws and regulations. All issues and questions concerning the construction, validity, interpretation and enforceability of these rules, or the rights and obligations of any entrant shall be governed by, and construed in accordance with the laws of the State of Hawai‘i.

Who Can Participate

NO PURCHASE OR CREDIT UNION TRANSACTION NECESSARY TO ENTER OR TO WIN. Must be a resident of the State of Hawai‘i and eighteen (18) years of age or older with a valid Social Security Number as of October 23, 2021 to enter. In addition, to qualify for entry, you must register for the contest (see below). This promotion excludes University of Hawai‘i Federal Credit Union (UHFCU) employees, Board of Directors, and Volunteers, as well as their spouses, dependent children or household members. Business accounts are ineligible.

How to Participate

There are two options to participate in the Contest’s prize drawing:

1. No purchase or credit union transaction necessary to enter. To enter the Contest without a purchase or credit union transaction, UHFCU members may enter by writing their full name, address, date of birth, daytime phone number, e-mail address, and writing “UHFCU ICU Day – \$25 Giovanni Pastrami Gift Card Giveaway” on a 3x5 postcard and hand delivering to a UHFCU branch office or mailing to: UHFCU, Attention: Marketing – International Credit Union Day, P.O. Box 22070, Honolulu, HI 96823. Limit one entry per member. Multiple entries by any one person, incomplete, or illegible entries will result in disqualification. Must be postmarked or hand-delivered by 1:00 p.m. (HST) on October 23, 2021.

2. Entrants must register for the contest. Beginning October 18, 2021, visit any branch to enter in-person.

Entries must be received by 1:00 pm H.S.T., Saturday, October 23, 2021 to qualify. All entries become the property of UHFCU, and UHFCU reserves the right to use/feature any information submitted by entrants.

Entrants agree not to upload, post, or transmit any materials which contain any computer viruses, Easter eggs, worms, Trojan Horses or other harmful component or programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or personal information. Any attempt to deliberately damage any web site or undermine the operation of the promotion is a violation of criminal and civil laws, and Sponsors reserve the right to seek damages from any person who makes such attempt(s).

Entry materials that have been tampered with or altered are void. Any questions regarding the number of entries submitted by an individual or the authorized account holder of an e-mail address shall be determined by Sponsors in their sole discretion, and Sponsors reserve the right to disqualify any entries by persons determined to be tampering with or abusing any aspect of the promotion.

Prize

Three (3) winners will each be awarded one (1) \$25 Giovanni Pastrami gift card. The total approximate retail value of each prize is \$25.00. The winner may not choose cash or an alternative prize. Winner is responsible for any/all travel costs to redeem prize.

How Winners Will Be Determined

One random entry will be drawn for each prize listed above. The person associated with the entry will be the potential winner. Odds of winning are dependent on the number of entries received. The winners’ names can be provided upon request.

The potential winner will be selected by random drawing on or about October 27, 2021 and notified within 2 business days of the drawing by the phone number we have on file. All decisions will be final. No participant or winner shall have the right to challenge or contest any decision of UHFCU, ICU Day Giveaway, its rules, interpretation, determination, eligibility, verification, timeliness, winner, prize, or any other matter. Winner will be notified by Instagram private message. The winner will need to respond within (24) twenty-four hours in order to claim prize. If the winner does not respond within the

period, an alternate winner will be selected. Prize notifications returned as undeliverable or unclaimed will be forfeited and awarded to an alternate winner. Winner need not be present to win. No prize substitution will be permitted.

Winners will be required to present a photo I.D. and sign an affidavit of eligibility/liability/publicity release. In the event of non-compliance with this requirement, prize may be forfeited and awarded to an alternate winner. Acceptance of the prize shall constitute and signify the winner's agreement and consent to use the winner's name, and/or photograph for promotional purposes by UHFCU without further compensation, consideration or payment. In addition, it will signify acceptance that the prize is offered, "AS IS." Prize winnings will be granted at UHFCU's Main Branch at 2019 South King St., Honolulu, HI 96826. Winners are solely responsible for the payment of any applicable taxes on prizes. The winner releases UHFCU, its affiliates, directors, officers, employees or agencies from any and all liability for any injuries, losses, or damages of any kind caused by the prize or resulting from acceptance, possession or use of the prize. UHFCU reserves the right to change or cancel this promotion at any time. This promotion cannot be combined with any other offers.